

UNITED STATES BANKRUPTCY COURT  
SOUTHERN \_\_\_\_\_ DISTRICT OF NEW YORK

In re SMARTER TODDLER PRESCHOOL

Case No. 19-13097(SCC)

Debtor

Reporting Period: Dec-19

Federal Tax I.D. # 47-4210274

**CORPORATE MONTHLY OPERATING REPORT**

**File with the Court and submit a copy to the United States Trustee within 20 days after the end of the month and submit a copy of the report to any official committee appointed in the case.**

*(Reports for Rochester and Buffalo Divisions of Western District of New York are due 15 days after the end of the month, as are the reports for Southern District of New York.)*

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	<u>MOR-1</u>	x	
Bank Reconciliation (or copies of debtor's bank reconciliations)	<u>MOR-1 (CON'T)</u>	x	
Copies of bank statements			
Cash disbursements journals			
Statement of Operations	<u>MOR-2</u>	x	
Balance Sheet	<u>MOR-3</u>	x	
Status of Post-petition Taxes	<u>MOR-4</u>	x	
Copies of IRS Form 6123 or payment receipt			
Copies of tax returns filed during reporting period			
Summary of Unpaid Post-petition Debts	<u>MOR-4</u>	x	
Listing of Aged Accounts Payable			
Accounts Receivable Reconciliation and Aging	<u>MOR-5</u>	x	
Taxes Reconciliation and Aging	<u>MOR-5</u>	x	
Payments to Insiders and Professional	<u>MOR-6</u>	x	
Post Petition Status of Secured Notes, Leases Payable	<u>MOR-6</u>	x	
Debtor Questionnaire	<u>MOR-7</u>	x	

I declare under penalty of perjury (28 U.S.C. Section 1746) that this report and the attached documents are true and correct to the best of my knowledge and belief.

Signature of Debtor

/S/ Kettia Ming

Date

2/5/2020

Signature of Authorized Individual\*

Date

Printed Name of Authorized Individual Manager

Date

\*Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.

In re SMARTER TODDLER PRESCHOOLCase No. 19-13097(SCC)

Debtor

Reporting Period: Dec-19**SCHEDULE OF CASH RECEIPTS AND DISBURSEMENTS**

Amounts reported should be from the debtor's books and not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. The amounts reported in the "CURRENT MONTH - ACTUAL" column must equal the sum of the four bank account columns. Attach copies of the bank statements and the cash disbursements journal. The total disbursements listed in the disbursements journal must equal the total disbursements reported on this page. A bank reconciliation must be attached for each account. [See MOR-1 (CON'T)]

ACCOUNT NUMBER (LAST 4)	BANK ACCOUNTS				CURRENT MONTH ACTUAL (TOTAL OF ALL ACCOUNTS)
	OPER	PAYROLL	TAX	OTHER	
<b>CASH BEGINNING OF MONTH</b>	153,692.44	(7,637.13)	-	-	146,055.31
<b>RECEIPTS</b>					
CASH SALES	343,886.00				343,886.00
ACCOUNTS RECEIVABLE - PREPETITION					-
ACCOUNTS RECEIVABLE - POSTPETITION					-
LOANS AND ADVANCES					-
SALE OF ASSETS					-
OTHER (ATTACH LIST)					-
TRANSFERS (FROM DIP ACCTS)	(127,000.00)	127,000.00			-
<b>TOTAL RECEIPTS</b>	216,886.00	127,000.00	-	-	343,886.00
<b>DISBURSEMENTS</b>					
NET PAYROLL		129,480.95			129,480.95
PAYROLL TAXES		9,522.47			9,522.47
SALES, USE, & OTHER TAXES					-
INVENTORY PURCHASES					-
SECURED/ RENTAL/ LEASES					-
INSURANCE					-
ADMINISTRATIVE		695.51			695.51
SELLING					-
OTHER (ATTACH LIST)	43,556.66				43,556.66
OWNER DRAW *					-
TRANSFERS (TO DIP ACCTS)					-
PROFESSIONAL FEES					-
U.S. TRUSTEE QUARTERLY FEES					-
COURT COSTS					-
<b>TOTAL DISBURSEMENTS</b>	43,556.66	139,698.93			183,255.59
<b>NET CASH FLOW (RECEIPTS LESS DISBURSEMENTS)</b>	173,329.34	(12,698.93)	-	-	160,630.41
<b>CASH - END OF MONTH</b>	327,021.78	(20,336.06)	-	-	306,685.72

\* COMPENSATION TO SOLE PROPRIETORS FOR SERVICES RENDERED TO BANKRUPTCY ESTATE

**THE FOLLOWING SECTION MUST BE COMPLETED**

DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES: (FROM CURRENT MONTH ACTUAL COLUMN)

<b>TOTAL DISBURSEMENTS</b>	231,595.79
LESS: TRANSFERS TO OTHER DEBTOR IN POSSESSION ACCOUNTS	0
PLUS: ESTATE DISBURSEMENTS MADE BY OUTSIDE SOURCES (i.e. from escrow accounts)	0
<b>TOTAL DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES</b>	231,595.79

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**STATEMENT OF OPERATIONS (Income Statement)**

The Statement of Operations is to be prepared on an accrual basis. The accrual basis of accounting recognizes revenue when it is realized and expenses when they are incurred, regardless of when cash is actually received or paid.

REVENUES	MONTH	CUMULATIVE -FILING TO DATE
Gross Revenues	343,886.00	888,142.50
Less: Returns and Allowances		-
Net Revenue	343,886.00	888,142.50
<b>COST OF GOODS SOLD</b>		
Beginning Inventory		-
Add: Purchases		-
Add: Cost of Labor		-
Add: Other Costs (attach schedule)		-
Less: Ending Inventory		-
Cost of Goods Sold		-
Gross Profit		-
<b>OPERATING EXPENSES</b>		
Administrative	1,896.63	8,919.30
Auto and Truck Expense		-
Bad Debts		-
Contributions		-
Employee Benefits Programs		-
Officer/Insider Compensation*		-
Insurance	5,456.79	28,067.37
Management Fees/Bonuses		-
Office Expense		-
Professional Fees		1,500.00
Repairs and Maintenance		-
Rent and Lease Expense	173,712.20	361,225.80
Salaries/Commissions/Fees	118,061.85	404,463.85
Supplies		-
Taxes - Payroll	9,522.47	31,704.43
Taxes - Real Estate		-
Taxes - Other		-
Travel and Entertainment		-
Utilities		-
Other (attach schedule)	43,556.66	106,953.80
Total Operating Expenses Before Depreciation		
Depreciation/Depletion/Amortization		16,607.00
Net Profit (Loss) Before Other Income & Expenses	(8,320.60)	959,441.55
<b>OTHER INCOME AND EXPENSES</b>		
Other Income (attach schedule)		-
Interest Expense		-
Other Expense (attach schedule)		-
Net Profit (Loss) Before Reorganization Items	(8,320.60)	23,689.61

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<b>REORGANIZATION ITEMS</b>		
Professional Fees		-
U. S. Trustee Quarterly Fees		-
Interest Earned on Accumulated Cash from Chapter 11 <i>(see continuation sheet)</i>		-
Gain (Loss) from Sale of Equipment		-
Other Reorganization Expenses <i>(attach schedule)</i>		-
Total Reorganization Expenses		-
Income Taxes		-
Net Profit (Loss)	(8,320.60)	23,689.61

\*"Insider" is defined in 11 U.S.C. Section 101(31).

### BREAKDOWN OF "OTHER" CATEGORY

#### OTHER COSTS


#### OTHER OPERATIONAL EXPENSES

ADVERTISING & PROMOTIONAL	5,782.31	10,207.88
BANK SERVICE CHARGES	155.00	646.30
COMPUTER	2,753.69	8,857.97
DUES & SUBS	542.18	689.18
SCHOOL SUPPLIES	4,458.41	10,402.78
JANITORIAL	9,650.00	19,745.40
MEALS & ENTERTAINMENT	4,216.40	4,490.07
MERCHANT FEES	6,365.82	13,229.81
OFFICE SUPPLIES		553.20
ENRICHMENTS - FREELANCERS	4,775.00	12,062.00
PAYROLL PROCESSING	695.51	1,982.32
PETTY CASH	-	800.00
TELEPHONE & FAX	1,029.42	2,403.42
TRAVEL	1,042.69	2,286.90
UTILITIES	1,748.98	4,100.11
LICENSES/REGISTRATION	461.25	661.25
STAFF TRAINING	(120.00)	645.00
STORAGE		1,229.00
MISCELLANEOUS		(0.09)

#### OTHER INCOME


#### OTHER EXPENSES

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OTHER REORGANIZATION EXPENSES


**Reorganization Items - Interest Earned on Accumulated Cash from Chapter 11:**

Interest earned on cash accumulated during the chapter 11 case, which would not have been earned but for the bankruptcy proceeding, should be reported as a reorganization item.

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**BALANCE SHEET**

The Balance Sheet is to be completed on an accrual basis only. Pre-petition liabilities must be classified separately from post-petition obligations.

ASSETS	BOOK VALUE AT END OF CURRENT REPORTING MONTH	BOOK VALUE AT END OF PRIOR REPORTING MONTH	BOOK VALUE ON PETITION DATE OR SCHEDULED
<b>CURRENT ASSETS</b>			
Unrestricted Cash and Equivalents	88,973.97	97,795.85	
Restricted Cash and Cash Equivalents (see continuation sheet)			
Accounts Receivable (Net)			
Notes Receivable			
Inventories			
Prepaid Expenses			
Professional Retainers			
Other Current Assets (attach schedule)			
<b>TOTAL CURRENT ASSETS</b>	88,973.97	97,795.85	
<b>PROPERTY &amp; EQUIPMENT</b>			
Real Property and Improvements	2,335,639.08	2,335,639.08	
Machinery and Equipment	43,722.63	43,722.63	
Furniture, Fixtures and Office Equipment	296,229.57	296,229.57	
Leasehold Improvements			
Software	51,243.27	51,243.27	
Less: Accumulated Depreciation	(665,555.00)	(665,555.00)	
<b>TOTAL PROPERTY &amp; EQUIPMENT</b>	2,061,279.55	2,061,279.55	
<b>OTHER ASSETS</b>			
Amounts due from Insiders*			
Other Assets (attach schedule)	488,951.18	493,991.18	
<b>TOTAL OTHER ASSETS</b>	488,951.18	493,991.18	
<b>TOTAL ASSETS</b>	2,639,204.70	2,653,066.58	
LIABILITIES AND OWNER EQUITY	BOOK VALUE AT END OF CURRENT REPORTING MONTH	BOOK VALUE AT END OF PRIOR REPORTING MONTH	BOOK VALUE ON PETITION DATE
<b>LIABILITIES NOT SUBJECT TO COMPROMISE (Postpetition)</b>			
Accounts Payable			
Taxes Payable (refer to FORM MOR-4)			
Wages Payable			
Notes Payable			
Rent / Leases - Building/Equipment			
Tuition Deposits	278,735.19	301,375.19	
Professional Fees	1,500.00	1,500.00	
Amounts Due to Insiders*			
Other Post-petition Liabilities (attach schedule)			
<b>TOTAL POST-PETITION LIABILITIES</b>	280,235.19	302,875.19	
<b>LIABILITIES SUBJECT TO COMPROMISE (Pre-Petition)</b>			
Secured Debt	700,000.00	700,000.00	
Pre-Petition taxes	312,146.45	312,146.45	
Unsecured Debt	1,781,037.13	1,756,037.13	
<b>TOTAL PRE-PETITION LIABILITIES</b>	2,793,183.58	2,768,183.58	
<b>TOTAL LIABILITIES</b>	3,073,418.77	3,071,058.77	
<b>OWNERS' EQUITY</b>			
Capital Stock			
Additional Paid-In Capital			
Partners' Capital Account			
Owner's Equity Account			
Retained Earnings - Pre-Petition	(366,975.19)	(366,975.19)	
Retained Earnings - Post-petition	(67,238.88)	(51,017.00)	
Adjustments to Owner Equity (attach schedule)			
Post-petition Contributions (attach schedule)			
<b>NET OWNERS' EQUITY</b>	(434,214.07)	(417,992.19)	
<b>TOTAL LIABILITIES AND OWNERS' EQUITY</b>	2,639,204.70	2,653,066.58	

\*"Insider" is defined in 11 U.S.C. Section 101(31).

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**BALANCE SHEET - continuation section**

ASSETS	BOOK VALUE AT END OF CURRENT REPORTING MONTH	BOOK VALUE AT END OF PRIOR REPORTING MONTH	BOOK VALUE ON PETITION DATE
Other Current Assets			
Other Assets			
RENT DEPOSITS	373,509.36	373,509.36	-
CON-ED DEPOSIT	5,634.00	5,634.00	
START-UP	147,879.82	147,879.82	
START-UP - A/A	(33,032.00)	(33,032.00)	
<b>LIABILITIES AND OWNER EQUITY</b>	<b>BOOK VALUE AT END OF CURRENT REPORTING MONTH</b>		<b>BOOK VALUE ON PETITION DATE</b>
Other Post-petition Liabilities			
Adjustments to Owner's Equity			
Post-Petition Contributions			

Restricted Cash: Cash that is restricted for a specific use and not available to fund operations.  
Typically, restricted cash is segregated into a separate account, such as an escrow account.

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### STATUS OF POST-PETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero.

Attach photocopies of IRS Form 6123 or payment receipt to verify payment or deposit of federal payroll taxes.

Attach photocopies of any tax returns filed during the reporting period.

<b>Federal</b>	<b>Beginning Tax</b>	<b>Amount Withheld and/or Accrued</b>	<b>Amount Paid</b>	<b>Date Paid</b>	<b>Check # or EFT</b>	<b>Ending Tax</b>
Withholding		8,558.65	8,558.65			
FICA-Employee		7,739.08	7,739.08			
FICA-Employer		7,739.08	7,739.08			
Unemployment		81.74	81.74			
Income			-			
Other:			-			
Total Federal Taxes		24,118.55	24,118.55			
<b>State and Local</b>						
Withholding		6,511.02	6,511.02			
Sales			-			
Excise			-			
Unemployment		1,701.65	1,701.65			
Real Property			-			
Personal Property			-			
Other:			-			
Total State and Local		8,212.67	8,212.67			
<b>Total Taxes</b>		32,331.22	32,331.22			

### SUMMARY OF UNPAID POST-PETITION DEBTS

Attach aged listing of accounts payable.

#### Number of Days Past Due

	<b>Current</b>	<b>0-30</b>	<b>31-60</b>	<b>61-90</b>	<b>Over 91</b>	<b>Total</b>
Accounts Payable						
Wages Payable						
Taxes Payable						
Rent/Leases-Building						
Rent/Leases-Equipment						
Secured Debt/Adequate Protection Payments						
Professional Fees						
Amounts Due to Insiders						
Other:						
Other:						
<b>Total Post-petition Debts</b>						

Explain how and when the Debtor intends to pay any past due post-petition debts.

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### ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

Accounts Receivable Reconciliation	Amount
Total Accounts Receivable at the beginning of the reporting period	
Plus: Amounts billed during the period	
Less: Amounts collected during the period	
Total Accounts Receivable at the end of the reporting period	

Accounts Receivable Aging	0-30 Days	31-60 Days	61-90 Days	91+ Days	Total
0 - 30 days old					
31 - 60 days old					
61 - 90 days old					
91+ days old					
Total Accounts Receivable					
Less: Bad Debts (Amount considered uncollectible)					
Net Accounts Receivable					

### TAXES RECONCILIATION AND AGING

Taxes Payable	0-30 Days	31-60 Days	61-90 Days	91+ Days	Total
0 - 30 days old					
31 - 60 days old					
61 - 90 days old					
91+ days old					
Total Taxes Payable					
Total Accounts Payable					

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### PAYMENTS TO INSIDERS AND PROFESSIONALS

Of the total disbursements shown on the Cash Receipts and Disbursements Report (MOR-1) list the amount paid to insiders (as defined in Section 101(31) (A)-(F) of the U.S. Bankruptcy Code) and to professionals. For payments to insiders, identify the type of compensation paid (e.g. Salary, Bonus, Commissions, Insurance, Housing Allowance, Travel, Car Allowance, Etc.). Attach additional sheets if necessary.

INSIDERS			
NAME	TYPE OF PAYMENT	AMOUNT PAID	TOTAL PAID TO DATE
KETTIA MING	PAYROLL	9,250.00	56,558.00
ROBERT MING	PAYROLL	3,500.00	6,865.38
TOTAL PAYMENTS TO INSIDERS		12,750.00	63,423.38

PROFESSIONALS					
NAME	DATE OF COURT ORDER AUTHORIZING PAYMENT	AMOUNT APPROVED	AMOUNT PAID	TOTAL PAID TO DATE	TOTAL INCURRED & UNPAID*
TOTAL PAYMENTS TO PROFESSIONALS					

\* INCLUDE ALL FEES INCURRED, BOTH APPROVED AND UNAPPROVED

### POST-PETITION STATUS OF SECURED NOTES, LEASES PAYABLE AND ADEQUATE PROTECTION PAYMENTS

NAME OF CREDITOR	SCHEDULED MONTHLY PAYMENT DUE	AMOUNT PAID DURING MONTH	TOTAL UNPAID POST-PETITION
TOTAL PAYMENTS			

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### DEBTOR QUESTIONNAIRE

Must be completed each month. If the answer to any of the questions is "Yes", provide a detailed explanation of each item. Attach additional sheets if necessary.		Yes	No
1	Have any assets been sold or transferred outside the normal course of business this reporting period?		X
2	Have any funds been disbursed from any account other than a debtor in possession account this reporting period?		X
3	Is the Debtor delinquent in the timely filing of any post-petition tax returns?		X
4	Are workers compensation, general liability or other necessary insurance coverages expired or cancelled, or has the debtor received notice of expiration or cancellation of such policies?		X
5	Is the Debtor delinquent in paying any insurance premium payment?		X
6	Have any payments been made on pre-petition liabilities this reporting period?		X
7	Are any post petition receivables (accounts, notes or loans) due from related parties?		X
8	Are any post petition payroll taxes past due?		X
9	Are any post petition State or Federal income taxes past due?		X
10	Are any post petition real estate taxes past due?		X
11	Are any other post petition taxes past due?		X
12	Have any pre-petition taxes been paid during this reporting period?		X
13	Are any amounts owed to post petition creditors delinquent?		X
14	Are any wage payments past due?		X
15	Have any post petition loans been received by the Debtor from any party?		X
16	Is the Debtor delinquent in paying any U.S. Trustee fees?		X
17	Is the Debtor delinquent with any court ordered payments to attorneys or other professionals?		X
18	Have the owners or shareholders received any compensation outside of the normal course of business?		X



**Bank**

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STATEMENT OF ACCOUNT

SMARTER TODDLER GROUP LLC  
OPERATING  
99 JOHN ST  
NY NY 10038

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Statement Period: Dec 01 2019-Dec 31 2019  
Cust Ref #:  
Primary Account #:

### TD Business Simple Checking

SMARTER TODDLER GROUP LLC  
OPERATING

#### ACCOUNT SUMMARY

Beginning Balance	97,834.91	Average Collected Balance	78,023.55
Deposits	25,000.00	Interest Earned This Period	0.00
Electronic Deposits	326,646.00	Interest Paid Year-to-Date	0.00
		Annual Percentage Yield Earned	0.00%
Checks Paid	29,585.26	Days in Period	31
Electronic Payments	151,670.95		
Other Withdrawals	180,787.20		
Service Charges	10.00		
Ending Balance	87,427.50		

#### DAILY ACCOUNT ACTIVITY

##### Deposits

POSTING DATE	DESCRIPTION	AMOUNT
12/03	DEPOSIT	25,000.00
	<b>Subtotal:</b>	<b>25,000.00</b>

##### Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
12/04	CCD DEPOSIT, BANKCARD MTOT DEP ****07000014000	13,420.00
12/05	CCD DEPOSIT, BANKCARD MTOT DEP ****07000014000	4,200.00
12/06	CCD DEPOSIT, BANKCARD MTOT DEP ****07000014000	8,320.00
12/11	CCD DEPOSIT, BANKCARD MTOT DEP ****07000014000	650.00
12/12	CCD DEPOSIT, BANKCARD MTOT DEP ****07000014000	2,700.00
12/16	CCD DEPOSIT, BANKCARD MTOT DEP ****07000014000	5,330.00
12/17	CCD DEPOSIT, BANKCARD MTOT DEP ****07000014000	5,710.00
12/18	CCD DEPOSIT, BANKCARD MTOT DEP ****07000014000	5,290.00
12/23	CCD DEPOSIT, BANKCARD MTOT DEP ****07000014000	8,810.00
12/24	CCD DEPOSIT, BANKCARD MTOT DEP ****07000014000	272,216.00
	<b>Subtotal:</b>	<b>326,646.00</b>

##### Checks Paid

No. Checks: 14

\*Indicates break in serial sequence or check processed electronically and listed under Electronic Payments

DATE	SERIAL NO.	AMOUNT	DATE	SERIAL NO.	AMOUNT
12/12	1023	2,700.00	12/31	1042	2,000.00
12/12	1028*	2,700.00	12/09	1043	1,000.00
12/04	1040*	1,115.00	12/13	1044	428.99
12/05	1041	4,500.00	12/16	1045	3,000.00

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to [www.tdbank.com](http://www.tdbank.com)

## How to Balance your Account

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**Begin by adjusting your account register as follows:**

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

1. Your ending balance shown on this statement is:
2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
3. Subtotal by adding lines 1 and 2.
4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

1	<b>Ending Balance</b>	<b>87,427.50</b>
2	<b>Total Deposits</b>	<b>+</b>
3	<b>Sub Total</b>	
4	<b>Total Withdrawals</b>	<b>-</b>
5	<b>Adjusted Balance</b>	

2	<b>DEPOSITS NOT ON STATEMENT</b>	<b>DOLLARS</b>	<b>CENTS</b>
	<b>Total Deposits</b>		

4	<b>WITHDRAWALS NOT ON STATEMENT</b>	<b>DOLLARS</b>	<b>CENTS</b>

	<b>WITHDRAWALS NOT ON STATEMENT</b>	<b>DOLLARS</b>	<b>CENTS</b>
	<b>Total Withdrawals</b>		

### FOR CONSUMER ACCOUNTS ONLY — IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

**TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston, Maine 04243-1377**

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

### INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

### FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.

If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

**FINANCE CHARGES:** Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.



**Bank**

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STATEMENT OF ACCOUNT

SMARTER TODDLER GROUP LLC  
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DAILY ACCOUNT ACTIVITY

**Checks Paid (continued)**

\*Indicates break in serial sequence or check processed electronically and listed under Electronic Payments

DATE	SERIAL NO.	AMOUNT	DATE	SERIAL NO.	AMOUNT
12/17	1046	300.00	12/23	1049	600.00
12/24	1047	2,880.00	12/24	1050	4,500.00
12/27	1048	325.27	12/23	1058*	3,536.00
Subtotal:					29,585.26

**Electronic Payments**

POSTING DATE	DESCRIPTION	AMOUNT
12/02	CCD DEBIT, BANKCARD MTOT DISC ****07000311089	6,350.97
12/02	DEBIT CARD PURCHASE, *****04024012548, AUT 120119 VISA DDA PUR INDEED 203 564 2400 * CT	278.31
12/02	DEBIT CARD PURCHASE, *****04024012548, AUT 120119 VISA DDA PUR NEXTIVA VOIP SERVICE 800 9834289 * AZ	218.05
12/02	DEBIT CARD PURCHASE, *****04024012548, AUT 113019 VISA DDA PUR AMZN MKTP US DX6EQ47Z3 A AMZN COM BILL * WA	178.14
12/02	DEBIT CARD PURCHASE, *****04024012548, AUT 113019 VISA DDA PUR AMZN MKTP US KC83B1QZ3 A AMZN COM BILL * WA	102.30
12/02	DEBIT CARD PURCHASE, *****04024012548, AUT 113019 VISA DDA PUR AMAZON COM 9D4LJ0163 AMZ AMZN COM BILL * WA	84.95
12/02	DEBIT POS, *****04024012548, AUT 113019 DDA PURCHASE CVS PHARMACY 11 11075 NEW YORK * NY	84.68
12/02	DEBIT CARD PURCHASE, *****04024012548, AUT 113019 VISA DDA PUR ETSY COM 718 8557955 * NY	69.68
12/02	DEBIT CARD PURCHASE, *****04024012548, AUT 112919 VISA DDA PUR AMZN MKTP US BK5X71DT3 A AMZN COM BILL * WA	17.82
12/03	DEBIT CARD PURCHASE, *****04024012548, AUT 112919 VISA DDA PUR DISCOUNTSCH 8006272829 800 482 5846 * CA	430.03
12/03	DEBIT CARD PURCHASE, *****04024012548, AUT 112919 VISA DDA PUR DISCOUNTSCH 8006272829 800 482 5846 * CA	173.41
12/03	DEBIT CARD PURCHASE, *****04024012548, AUT 120219 VISA DDA PUR AMZN MKTP US QH38150C3 AMZN COM BILL * WA	51.45
12/03	DEBIT CARD PURCHASE, *****04024012548, AUT 113019 VISA DDA PUR AMZN MKTP US CC8003003 A AMZN COM BILL * WA	15.22
12/03	CCD DEBIT, AUTHNET GATEWAY BILLING ****31539	14.85
12/03	DEBIT CARD PURCHASE, *****04024012548, AUT 120119 VISA DDA PUR TAXI SVC LONG ISLAND C LONG IS CITY * NY	14.16
12/03	DEBIT CARD PURCHASE, *****04024012548, AUT 120219 VISA DDA PUR AMZN MKTP US 158VT1YZ3 A AMZN COM BILL * WA	9.79
12/04	DEBIT CARD PURCHASE, *****04024012548, AUT 120319 VISA DDA PUR PROCARE SOFTWARE 541 8583399 * OR	80.00
12/04	DEBIT CARD PURCHASE, *****04024012548, AUT 120219 VISA DDA PUR AMAZON COM OL2VH6PQ3 AMZN COM BILL * WA	41.08
12/04	DEBIT CARD PURCHASE, *****04024012548, AUT 120319 VISA DDA PUR AMZN MKTP US C64FW89M3 A AMZN COM BILL * WA	9.80

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**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
12/05	DEBIT CARD PURCHASE, *****04024012548, AUT 120219 VISA DDA PUR AMZN MKTP US LU1LH2KA3 A AMZN COM BILL * WA	456.64
12/05	DEBIT CARD PURCHASE, *****04024012548, AUT 112919 VISA DDA PUR WB MASON 888 9262766 * MA	148.05
12/05	DEBIT CARD PURCHASE, *****04024012548, AUT 120319 VISA DDA PUR AMZN MKTP US AH6LP3ZD3 A AMZN COM BILL * WA	14.14
12/06	ELECTRONIC PMT-WEB, VENMO PAYMENT ****271368	1,768.00
12/06	DEBIT CARD PURCHASE, *****04024012548, AUT 120519 VISA DDA PUR KRISPY KRUST PIZZA BROOKLYN * NY	100.17
12/06	DEBIT CARD PURCHASE, *****04024012548, AUT 120519 VISA DDA PUR AMZN MKTP US DH6HM4AR3 AMZN COM BILL * WA	31.29
12/06	DEBIT CARD PURCHASE, *****04024012548, AUT 120519 VISA DDA PUR AMZN MKTP US 137RV1TM3 AMZN COM BILL * WA	14.14
12/06	DEBIT CARD PURCHASE, *****04024012548, AUT 120519 VISA DDA PUR AMZN MKTP US 162GD1JF3 AMZN COM BILL * WA	9.79
12/06	DEBIT CARD PURCHASE, *****04024012548, AUT 120519 VISA DDA PUR AMZN MKTP US YP0096ZQ3 AMZN COM BILL * WA	7.45
12/06	DEBIT CARD PURCHASE, *****04024012548, AUT 120519 VISA DDA PUR TEACHERSPAYTEACHERS COM 646 588 0910 * NY	6.50
12/09	DEBIT CARD PURCHASE, *****04024012548, AUT 120719 VISA DDA PUR AMERICAN AIR001743441345 FORT WORTH * TX	596.00
12/09	DEBIT CARD PURCHASE, *****04024012548, AUT 120819 VISA DDA PUR AMZN MKTP US AT03Y5GP3 AMZN COM BILL * WA	65.28
12/09	DEBIT CARD PURCHASE, *****04024012548, AUT 120719 VISA DDA PUR AMZN MKTP US F50V49WZ3 AMZN COM BILL * WA	56.29
12/09	DEBIT CARD PURCHASE, *****04024012548, AUT 120419 VISA DDA PUR UPS 1ZTE87R90320012015 800 811 1648 * GA	41.50
12/09	DEBIT CARD PURCHASE, *****04024012548, AUT 120819 VISA DDA PUR AMZN MKTP US 880TJ82F3 AMZN COM BILL * WA	23.41
12/09	DEBIT CARD PURCHASE, *****04024012548, AUT 120419 VISA DDA PUR UPS 1ZTFE2800320024412 800 811 1648 * GA	20.86
12/09	DEBIT CARD PURCHASE, *****04024012548, AUT 120919 VISA DDA PUR UPS ADJ00267652564991 800 811 1648 * GA	16.40
12/09	DEBIT CARD PAYMENT, *****04024012548, AUT 120519 VISA DDA PUR ADOBE ACROPRO SUBS 800 833 6687 * CA	16.32
12/09	DEBIT CARD PURCHASE, *****04024012548, AUT 120619 VISA DDA PUR AMZN MKTP US F74BU9S93 AMZN COM BILL * WA	13.05
12/09	DEBIT CARD PURCHASE, *****04024012548, AUT 120619 VISA DDA PUR UPS 294BJ1M9G8Q 800 811 1648 * GA	10.85
12/09	DEBIT CARD PURCHASE, *****04024012548, AUT 120619 VISA DDA PUR UPS 290BJ16E8L9 800 811 1648 * GA	10.85
12/10	eTransfer Debit, Online Xfer Transfer to CK 4362434717	64,000.00

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**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
12/10	DEBIT CARD PURCHASE, *****04024012548, AUT 120919 VISA DDA PUR SQ EMERGENCY MEDIC MARLBORO TOWN * NJ	400.00
12/10	DEBIT CARD PURCHASE, *****04024012548, AUT 120919 VISA DDA PUR AMZN MKTP US 901B20K3 AMZN COM BILL * WA	63.14
12/11	DEBIT CARD PURCHASE, *****04024012548, AUT 120919 VISA DDA PUR AMZN MKTP US 7L5VM0AM3 AMZN COM BILL * WA	652.15
12/11	DEBIT CARD PURCHASE, *****04024012548, AUT 120919 VISA DDA PUR AMZN MKTP US MG0RJ79L3 AMZN COM BILL * WA	108.80
12/12	DEBIT CARD PAYMENT, *****04024012548, AUT 121019 VISA DDA PUR VERIZON ONETIMEPAYMENT 800 VERIZON * FL	322.26
12/12	DEBIT CARD PURCHASE, *****04024012548, AUT 121019 VISA DDA PUR AMAZON COM BZ0ZD61F3 AMZ AMZN COM BILL * WA	33.38
12/12	DEBIT CARD PURCHASE, *****04024012548, AUT 121119 VISA DDA PUR LYFT RIDE TUE 6PM LYFT COM * CA	19.46
12/12	DEBIT CARD PURCHASE, *****04024012548, AUT 121119 VISA DDA PUR LYFT RIDE WED 2PM LYFT COM * CA	15.51
12/12	DEBIT CARD PURCHASE, *****04024012548, AUT 120919 VISA DDA PUR AMAZON COM N17EJ48T3 AMZ AMZN COM BILL * WA	9.07
12/13	ACH DEBIT, CON ED OF NY INTELL CK *****09089000064	991.18
12/16	DEBIT CARD PURCHASE, *****04024012548, AUT 121219 VISA DDA PUR SONOS INC 800 6055797 * CA	486.68
12/16	DEBIT CARD PURCHASE, *****04024012548, AUT 121519 VISA DDA PUR AMZN MKTP US 107MY1K73 AMZN COM BILL * WA	32.66
12/16	DEBIT CARD PURCHASE, *****04024012548, AUT 121319 VISA DDA PUR TAXI SVC NEW YORK NEW YORK * NY	20.76
12/16	DEBIT CARD PURCHASE, *****04024012548, AUT 121419 VISA DDA PUR AMZN MKTP US ST0NK98X3 AMZN COM BILL * WA	2.86
12/16	DEBIT CARD PURCHASE, *****04024012548, AUT 121519 VISA DDA PUR UPS ADJ00267652565091 800 811 1648 * GA	2.55
12/17	DEBIT CARD PURCHASE, *****04024012548, AUT 121519 VISA DDA PUR AMZN MKTP US VS2ON4513 AMZN COM BILL * WA	76.73
12/17	DEBIT CARD PURCHASE, *****04024012548, AUT 121519 VISA DDA PUR TAXI SVC LONG ISLAND C LONG ISLAND C * NY	21.96
12/17	DEBIT CARD PURCHASE, *****04024012548, AUT 121319 VISA DDA PUR AMAZON COM A98V224J3 AMZ AMZN COM BILL * WA	16.74
12/19	ELECTRONIC PMT-WEB, PAYPAL INST XFER BABYFINGERS	780.00
12/19	DEBIT CARD PURCHASE, *****04024012548, AUT 121819 VISA DDA PUR TMOBILE POSTPAID WEB 800 937 8997 * WA	489.11
12/19	DEBIT CARD PAYMENT, *****04024012548, AUT 121819 VISA DDA PUR EIG CONSTANTCONTACT COM 855 2295506 * MA	49.00
12/19	DEBIT CARD PURCHASE, *****04024012548, AUT 121719 VISA DDA PUR TAXI SVC LONG ISLAND C LONG ISLAND C * NY	29.80
12/19	DEBIT CARD PURCHASE, *****04024012548, AUT 121719 VISA DDA PUR TAXI SVC QUEENS LONG ISLAND C * NY	24.30

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**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
12/20	DEBIT CARD PURCHASE, *****04024012548, AUT 121919 VISA DDA PUR IN FLAT RATE COPIERS LL 877 7815112 * FL	651.94
12/20	DEBIT CARD PURCHASE, *****04024012548, AUT 122019 VISA DDA PUR VENMO VISA DIRECT * NY	55.00
12/23	DEBIT POS, *****04024012548, AUT 122219 DDA PURCHASE SEPHORA HUDSON YARDS NEW YORK * NY	200.00
12/23	DEBIT CARD PURCHASE, *****04024012548, AUT 122019 VISA DDA PUR GRUBHUBDUNKIN GRUBHUB COM * IL	116.23
12/23	DEBIT CARD PURCHASE, *****04024012548, AUT 122319 VISA DDA PUR VENMO VISA DIRECT * NY	100.00
12/23	DEBIT CARD PURCHASE, *****04024012548, AUT 122219 VISA DDA PUR LYFT RIDE SAT 4PM LYFT COM * CA	38.36
12/23	DEBIT CARD PURCHASE, *****04024012548, AUT 122119 VISA DDA PUR LYFT RIDE SAT 10AM LYFT COM * CA	36.73
12/23	DEBIT CARD PURCHASE, *****04024012548, AUT 122319 VISA DDA PUR VENMO VISA DIRECT * NY	25.00
12/23	DEBIT CARD PURCHASE, *****04024012548, AUT 121919 VISA DDA PUR APPLE COM BILL 866 712 7753 * CA	5.43
12/24	eTransfer Debit, Online Xfer Transfer to C: -	63,000.00
12/24	ELECTRONIC PMT-WEB, VENMO PAYMENT ****632855	126.25
12/24	ELECTRONIC PMT-WEB, VENMO PAYMENT ****879815	125.00
12/24	ELECTRONIC PMT-WEB, VENMO PAYMENT ****887354	125.00
12/24	DEBIT CARD PURCHASE, *****04024012548, AUT 122319 VISA DDA PUR LYFT RIDE SUN 2PM LYFT COM * CA	23.96
12/24	DEBIT CARD PURCHASE, *****04024012548, AUT 122219 VISA DDA PUR TAXI SVC 41 25 36TH ST LONG IS CITY * NY	11.16
12/26	DEBIT CARD PURCHASE, *****04024012548, AUT 122319 VISA DDA PUR SPECTRUM 855 707 7328 * NY	757.80
12/26	DEBIT CARD PURCHASE, *****04024012548, AUT 122319 VISA DDA PUR MTA METROCARD MACHINE NEW YORK * NY	127.00
12/26	DEBIT CARD PURCHASE, *****04024012548, AUT 122319 VISA DDA PUR NYC FERRY MOBILE 415 438 8311 * NY	8.25
12/26	DEBIT CARD PURCHASE, *****04024012548, AUT 122319 VISA DDA PUR NYC FERRY MOBILE 415 438 8311 * NY	8.25
12/27	CCD DEBIT, OXFORD HEALTH 2 EBPP PMT Oxford	5,732.79
12/27	DEBIT CARD PURCHASE, *****04024012548, AUT 122319 VISA DDA PUR 02715 LAUNDRY CARD NEW YORK * NY	50.00

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**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
12/30	DEBIT CARD PURCHASE, *****04024012548, AUT 122819 VISA DDA PUR LYFT SUBSCRIPTION LYFT COM * CA	21.76
12/30	DEBIT CARD PURCHASE, *****04024012548, AUT 122919 VISA DDA PUR LYFT RIDE SUN 6PM LYFT COM * CA	14.11
12/31	DEBIT CARD PURCHASE, *****04024012548, AUT 123019 VISA DDA PUR LYFT RIDE SUN 8PM LYFT COM * CA	11.16
Subtotal:		151,670.95

**Other Withdrawals**

POSTING DATE	DESCRIPTION	AMOUNT
12/11	WIRE TRANSFER OUTGOING, The Edge	53,477.93
12/11	WIRE TRANSFER FEE	25.00
12/18	DEBIT	2,000.00
12/20	DEBIT	3,000.00
12/27	WIRE TRANSFER OUTGOING, 99 John Street Llc	64,256.34
12/27	WIRE TRANSFER OUTGOING, Mph-1 The Edge Llc	55,977.93
12/27	WIRE TRANSFER FEE	25.00
12/27	WIRE TRANSFER FEE	25.00
12/30	DEBIT	2,000.00
Subtotal:		180,787.20

**Service Charges**

POSTING DATE	DESCRIPTION	AMOUNT
12/31	MAINTENANCE FEE	10.00
Subtotal:		10.00

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
11/30	97,834.91	12/16	9,695.86
12/02	90,450.01	12/17	14,990.43
12/03	114,741.10	12/18	18,280.43
12/04	126,915.22	12/19	16,908.22
12/05	125,996.39	12/20	13,201.28
12/06	132,379.05	12/23	17,353.53
12/09	130,508.24	12/24	218,778.16
12/10	66,045.10	12/26	217,876.86
12/11	12,431.22	12/27	91,484.53
12/12	9,331.54	12/30	89,448.66
12/13	7,911.37	12/31	87,427.50

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## STATEMENT OF ACCOUNT

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[illegible]

#1023	12/12	\$2,700.00
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1028

Smarter Toddler Group LLC  
975 John Street  
New York, NY 10258  
DPO CASE# 10-12037

ED Blank, Ronald M & son Catherine  
New York, NY 10278  
9-1241252

11-14-2019

PAY TO THE ORDER OF ALEXANDER ECKS \$ 2,700.00

TWO THOUSAND SEVEN HUNDRED DOLLARS

RECEIVED

#001028# 1028013572

#1028	12/12	\$2,700.00
-------	-------	------------

Smarter Toddler Group LLC  
94 John Street  
New York, NY 10038  
DIP issued 10-13-07

TD Bank, National Association  
New York, NY 10044  
1-800-765-7529

1040

Pay to the order of SPANITE \$ 1,115.00  
ONE THOUSAND ONE HUNDRED FIFTY FIVE DOLLARS

NEW NOV 2019

⑈001010⑈ ⑈02601367⑈

#1040	12/04	\$1,115.00
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1041  
 2/4/79  
 Smarter Toddler Group LLC  
 99 John Street  
 New York, NY 10038  
 D/P card# 10-12607  
 TO Bank National Association  
 New York, NY 10038  
 4-3451290  
 PAY TO THE ORDER OF Arnelma Francois \$ 4500 -  
Four Thousand Five Hundred and 00/100 Dollars  
 WENO  
 00010410 00260161

#1041	12/05	\$4,500.00
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1042  
 Dec 5, 2019  
 \$2,000.00  
 DOLLARS  
 PAY TO THE ORDER OF SPINTEL COLLECTION  
 (USD) (HUNDRED)  
 142907  
 #00 104 20 10 360 1367 \*\*\*

#1042	12/31	\$2,000.00
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1043  
 Dec 9, 2019  
 PAY TO THE ORDER OF Donna Pruden \$1,000.00  
Five Thousand DOLLARS  
 MLW1 Deposit  
 #001043# 4035033

#1043	12/09	\$1,000.00
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1044

Stratford Toddler Group LLC  
88 Juno Street  
New York, NY 10038  
DPO issued 11-13-07

To Bank, National Association  
New York, NY 10038  
1180-0000

DEC 15, 2019

PAY TO THE ORDER OF TAMARA GREENEAS \$ 420.99

FOUR HUNDRED TWENTY EIGHT 99/100 DOLLARS

MEMO 11/26/19 - 12/6/19 - FINAL

1001044# 40260136734

#1044	12/13	\$428.99
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1046  
 12-18-2019  
 TO: BACH, BERTY'S ANNUITY CO  
 New York, NY 10008  
 6-136-7555  
 Smaller Toddler Group LLC  
 99 Ave Aimee  
 New York, NY 10038  
 DDP passed 11-10-07  
 PAY TO THE ORDER OF: DONIS PRADIEUX \$ 3,000.00  
THREE THOUSAND DOLLARS  
 MEMO: BALANCE  
 100 1045 110 2801337

#1045	12/16	\$3,000.00
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1048  
 TO: 84th, Regional Association  
 New York, NY 10026  
 1-10/7006  
 Dec 16, 2009  
 Smarter Toddler Group LLC  
 89 John Street  
 New York, NY 10026  
 D/P dated 10-13-09  
 PAY TO THE ORDER OF: CATHY BEECHER GIBSON \$ 300.00  
THREE HUNDRED DOLLARS  
 LEMO  
 1001046 1028013873: 43

#1046	12/17	\$300.00
-------	-------	----------

1047  
 Dec 23 2019  
 Smarter Toddler Group LLC  
 99 30th Street  
 New York, NY 10028  
 CDP issued 10-10-07  
 TP Bank, National Access Point  
 New York, NY 10008  
 1-188-770-  
 PAY TO THE ORDER OF Yo Re Mi \$ 2,880.00  
Two Thousand Eight Hundred Eighty 0 DOLLARS  
 HUND  
 D/C 2019  
 R  
 P001047\* 10160136

#1047	12/24	\$2,880.00
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Smarter Toddler Group LLC  
88 John Street  
New York, NY 10038  
CIP issued 10-13097

1048  
Dec 27 2019

PAY TO THE ORDER OF US THIRTEEN  
THREE HUNDRED TWENTY FIVE 27/100 \$ 325.27 DOLLARS

MEMO ACCT # 001-19-13097

#001048# 10260135731

#1048 12/27 \$325.27

Smarter Toddler Group LLC  
88 John Street  
New York, NY 10038  
CIP issued 10-13097

1049  
12/19/19

PAY TO THE ORDER OF SIX HUNDRED AND 00/100 \$ 600.00 DOLLARS

MEMO

#001049# 102601357

#1049 12/23 \$600.00

Smarter Toddler Group LLC  
88 John Street  
New York, NY 10038  
CIP issued 10-13097

1050  
12/20/19

PAY TO THE ORDER OF Angelina Francis  
FOUR THOUSAND FIVE HUNDRED AND 00/100 \$ 4500.00 DOLLARS

MEMO

#001050# 102601357

#1050 12/24 \$4,500.00

Smarter Toddler Group LLC  
88 John Street  
New York, NY 10038  
CIP issued 10-13097

1058  
12/23/19

PAY TO THE ORDER OF Tony Bonito  
THREE THOUSAND FIVE HUNDRED THIRTY SIX AND 00/100 \$ 3536.00 DOLLARS

MEMO

#001058# 102601357

#1058 12/23 \$3,536.00



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PAYROLL  
99 JOHN ST  
NY NY 10038

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### TD Business Simple Checking

SMARTER TODDLER GROUP LLC  
PAYROLL

#### ACCOUNT SUMMARY

Beginning Balance	119.32	Average Collected Balance	7,402.07
Electronic Deposits	128,344.95	Interest Earned This Period	0.00
		Interest Paid Year-to-Date	0.00
Electronic Payments	126,001.16	Annual Percentage Yield Earned	0.00%
Other Withdrawals	2,060.00	Days in Period	31
Service Charges	10.00		
Ending Balance	393.11		

#### DAILY ACCOUNT ACTIVITY

##### Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
12/10	eTransfer Credit, Online Xfer Transfer from	64,000.00
12/12	CCD DEPOSIT, GUSTO NET 978686 6semjo3osue	1,344.74
12/24	eTransfer Credit, Online Xfer Transfer	63,000.00
12/31	CCD DEPOSIT, GUSTO TAX 114530 6semjo5flgn	0.21
	<b>Subtotal:</b>	<b>128,344.95</b>

##### Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
12/03	CCD DEBIT, GUSTO FEE 957429 6semjo33uka	695.72
12/11	CCD DEBIT, GUSTO NET 977088 6semjo3o1r1	44,504.27
12/11	CCD DEBIT, GUSTO TAX 977094 6semjo3o1t0	15,981.80
12/11	CCD DEBIT, GUSTO REM 977093 6semjo3o1tg	300.00
12/26	CCD DEBIT, GUSTO NET 069722 6semjo4tu9d	45,873.32
12/26	CCD DEBIT, GUSTO TAX 069724 6semjo4tucj	16,349.42
12/26	CCD DEBIT, GUSTO CND 069721 6semjo4tude	1,596.63
12/26	CCD DEBIT, GUSTO REM 069723 6semjo4tucl	700.00
	<b>Subtotal:</b>	<b>126,001.16</b>

##### Other Withdrawals

POSTING DATE	DESCRIPTION	AMOUNT
12/04	OVERDRAFT PD	35.00
12/18	WIRE TRANSFER OUTGOING, Kettia Ming	2,000.00
12/18	WIRE TRANSFER FEE	25.00
	<b>Subtotal:</b>	<b>2,060.00</b>

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to [www.tdbank.com](http://www.tdbank.com)

## How to Balance your Account

Page:

2 of 3

**Begin by adjusting your account register as follows:**

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

1. Your ending balance shown on this statement is:
2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
3. Subtotal by adding lines 1 and 2.
4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

①	Ending Balance		393.11
②	Total Deposits	+	
③	Sub Total		
④	Total Withdrawals	-	
⑤	Adjusted Balance		

② DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
Total Deposits		②

④ WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		④

### FOR CONSUMER ACCOUNTS ONLY — IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

**TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston, Maine 04243-1377**

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

### INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

### FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

**FINANCE CHARGES:** Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.



**Bank**

America's Most Convenient Bank®

STATEMENT OF ACCOUNT

SMARTER TODDLER GROUP LLC  
PAYROLL

Page: 3 of 3  
Statement Period: Dec 01, 2019 Dec 31, 2019  
Cust Ref #:  
Primary Account #:

DAILY ACCOUNT ACTIVITY

**Service Charges**

POSTING DATE	DESCRIPTION	AMOUNT
12/31	MAINTENANCE FEE	10.00
	Subtotal:	10.00

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
11/30	119.32	12/12	3,947.27
12/03	-576.40	12/18	1,922.27
12/04	-611.40	12/24	64,922.27
12/10	63,388.60	12/26	402.90
12/11	2,602.53	12/31	393.11

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